

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RICHARD S. SKOWRONSKI, SR.
ALMA F. SKOWRONSKI
Debtor(s)

Case No. 14-23525CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2014.
- 2) The plan was confirmed on 10/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/03/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/22/2019.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$182,953.72.
- 10) Amount of unsecured claims discharged without payment: \$44,660.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$114,535.06
Less amount refunded to debtor	\$1,389.10

NET RECEIPTS: **\$113,145.96**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,721.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,721.83**

Attorney fees paid and disclosed by debtor: \$1,306.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA EAST CENTRAL	Unsecured	108.00	NA	NA	0.00	0.00
COMCAST*++	Unsecured	244.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,680.01	1,856.56	0.00	0.00	0.00
CUNA MUTUAL GROUP++	Unsecured	18.00	NA	NA	0.00	0.00
DIRECTV (*) - TRUSTEE PAYMENTS	Unsecured	111.63	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,969.47	5,275.10	5,275.10	1,534.65	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	224.38	89.56	89.56	26.06	0.00
EQUITABLE GAS CO(*)	Unsecured	93.08	NA	NA	0.00	0.00
EXPRESS SCRIPTS	Unsecured	22.00	NA	NA	0.00	0.00
FOX CHAPEL ASD (O'HARA TWP) (RE	Secured	2,240.22	3,289.62	0.00	0.00	0.00
FOX CHAPEL AUTHORITY	Unsecured	190.63	NA	NA	0.00	0.00
LINCOLN NATIONAL LIFE INS. CO.	Unsecured	34.00	NA	NA	0.00	0.00
LINCOLN NATIONAL LIFE INS. CO.	Unsecured	64.35	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	178,045.29	176,111.77	0.00	90,933.78	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	36.66	36.66	36.66	0.00
NATIONSTAR MORTGAGE LLC(*)	Priority	0.00	150.00	150.00	150.00	0.00
NEW ERA LIFE INSURANCE COMPAN	Unsecured	214.48	NA	NA	0.00	0.00
NEW ERA LIFE INSURANCE COMPAN	Unsecured	182.38	NA	NA	0.00	0.00
NORTH DISTRICTS COMMUNITY CU	Unsecured	5,808.98	NA	NA	0.00	0.00
O'HARA TOWNSHIP (R/E TAX)	Secured	613.69	614.31	0.00	0.00	0.00
PNC BANK NA	Unsecured	23,978.47	11,597.17	11,597.17	3,373.90	0.00
PNC BANK NA	Unsecured	11,978.18	12,894.48	12,894.48	3,751.32	0.00
PNC BANK NA	Unsecured	0.00	14,297.55	14,297.55	4,159.51	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	9,359.08	8,449.76	8,449.76	2,458.25	0.00
TIAA-CREF	Unsecured	115.67	NA	NA	0.00	0.00
WELL CARE PRESCRIPTION PLAN	Unsecured	153.00	NA	NA	0.00	0.00
WYNDHAM RESORT DEVELOPMENT	Secured	13,629.43	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$90,933.78	\$0.00
Mortgage Arrearage	\$36.66	\$36.66	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$36.66	\$90,970.44	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$150.00	\$150.00	\$0.00
TOTAL PRIORITY:	\$150.00	\$150.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,603.62	\$15,303.69	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,721.83</u>	
Disbursements to Creditors	<u>\$106,424.13</u>	
TOTAL DISBURSEMENTS :		<u>\$113,145.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.